

**United States Bankruptcy Court**  
**Eastern District of Michigan**

In re **Dawn Mirabai Clutter**

Debtor

Case No. **09-79377**Chapter **7**

**SUMMARY OF SCHEDULES - AMENDED**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>1</b>	<b>60,900.00</b>		
B - Personal Property	<b>Yes</b>	<b>6</b>	<b>41,153.00</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>4</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>1</b>		<b>112,803.00</b>	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	<b>Yes</b>	<b>1</b>		<b>0.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>3</b>		<b>31,715.00</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			<b>2,828.82</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>2</b>			<b>2,937.41</b>
Total Number of Sheets of ALL Schedules		<b>21</b>			
			<b>Total Assets</b>	<b>102,053.00</b>	
			Total Liabilities	<b>144,518.00</b>	

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Chapter **7**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

<b>Type of Liability</b>	<b>Amount</b>
Domestic Support Obligations (from Schedule E)	<b>0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	<b>0.00</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	<b>0.00</b>
Student Loan Obligations (from Schedule F)	<b>0.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>0.00</b>
<b>TOTAL</b>	<b>0.00</b>

**State the following:**

Average Income (from Schedule I, Line 16)	<b>2,828.82</b>
Average Expenses (from Schedule J, Line 18)	<b>2,937.41</b>
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20 )	<b>4,053.00</b>

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column	<b>32,738.00</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	<b>0.00</b>
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column	<b>0.00</b>
4. Total from Schedule F	<b>31,715.00</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)	<b>64,453.00</b>

In re **Dawn Mirabai Clutter** Debtor

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Case No. 09-79377

**SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS - AMENDED**

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

Guidelines:  
List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Amount of Claim" also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

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CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODE DEBTOR H W J C	Husband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTIN GENT	UNLI QUID ATE D	DISPUT ED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxxxxxxxxxxx1102		Opened 4/01/06 Last Active 10/19/09  Purchase Money Security  Auto: 2006 Scion tC 2-Dr Coupe, 99k miles, in need of major body work, minor mechanical repair  Value \$ 7,500.00				11,069.00	3,569.00
Chase Manhattan Attn: Bankruptcy Research Dept 3415 Vision Dr Columbus, OH 43219							
Account No. xxxxxxxxxxxx3223		Opened 8/01/06 Last Active 11/17/09  Mortgage  1234 Bacon Street Monroe, MI 48161  Value \$ 60,900.00				85,839.00	24,939.00
Chase Manhattan Mortga 10790 Rancho Bernardo Rd San Diego, CA 92127							
Account No. xxxxxxxx5035		Opened 4/01/08 Last Active 10/02/09 Purchase Money Security Auto: 2008 Honda Fit Sport Hatchback, 45k miles, in excellent condition, has had previous minor body work (new driver's side door and side mirror) due to a previous one-car incident  Value \$ 11,665.00				14,115.00	2,450.00
Huntington Natl Bk Attention: Bankruptcy 2361 Morse Road Columbus, OH 43229							
Account No. Unknown		12/1/06  Second Mortgage  1234 Bacon Street Monroe, MI 48161  Value \$ 60,900.00				1,780.00	1,780.00
Monroe County Opportunity Program 1140 S. Telegraph Road Monroe, MI 48161							
Subtotal (Total of this page)						112,803.00	32,738.00
Total (Report on Summary of Schedules)						112,803.00	32,738.00

UNITED STATES BANKRUPTCY COURT  
Eastern District of Michigan

COVER SHEET FOR AMENDMENTS

**CASE NAME:** Dawn Mirabai Clutter

**CASE NUMBER:** 09-79377

The enclosed documents amend the petition, schedule, statement of financial affairs, statement of income and expenses, matrix or summary of assets and liabilities.

**The purpose of this amendment is to:**

- Add creditors to schedule(s) D. How many? 1  
(Use second page of this form to list creditors added).
- \$26.00 Amendment Fee.** This fee is required whenever you add creditors to a case, delete creditors, change the amount of a debt or change the classification of a debt. The fee is not required when correcting addresses of previously listed creditors. It is not required when new schedules are filed in a converted case.
- Correct the addresses of creditors already listed on the schedules and matrix previously filed.  
(Use second page of this form).
- Other: (Provide detail of Amendment) \_\_\_\_\_
- Amend Schedules and list of creditors.** Schedules must be verified by the debtor(s).
- Amend Matrix.** Please do not send a matrix adding creditors to a case unless you also send the amended schedules. Do not send a new matrix to correct an address. Use the second page of this form. Pursuant to L.B.R. 1007-2 & 1009-1 an amendment to a matrix filed by a debtor without an attorney must have a complete paper copy attached to this form. Electronic filers must upload creditors to the ECF system.

**NOTE:** LBR 1009-1(b) requires the debtor to serve a copy of the amendment and the cover sheet for amendments on the trustee and all other entities affected by the amendment.

## **CORRECTIONS AND ADDITIONS TO MAILING MATRIX**

Use this section of the form to make corrections to the names and address of any creditors or parties in interest who are listed on the current matrix of the case.

**NAME OF CREDITOR** (As it now appears):

\_\_\_\_\_ (Please print)

Previous address:

\_\_\_\_\_

Please change to:

\_\_\_\_\_

**NAME OF CREDITOR** (As it now appears):

\_\_\_\_\_ (Please print)

Previous address:

\_\_\_\_\_

Please change to:

\_\_\_\_\_

**NAME OF CREDITOR** (As it now appears):

\_\_\_\_\_ (Please print)

Previous address:

\_\_\_\_\_

Please change to:

\_\_\_\_\_

Use this section of the form to **IDENTIFY** creditors added to the schedules and matrix.

**NAME OF CREDITOR** (As it now appears):

**Monroe County Opportunity Program**

\_\_\_\_\_ (Please print)

Address

**1140 S. Telegraph Road  
Monroe, MI 48161**

**NAME OF CREDITOR** (As it now appears):

\_\_\_\_\_ (Please print)

Address

\_\_\_\_\_

## **FOR ADDITIONAL CHANGES COPY THIS SHEET AND CONTINUE**

Signature:

**/s/ Guy T. Conti**

**Guy T. Conti 03673-2005 (NJ) P68889 (MI)**

Name of Attorney

**302 N. Huron Street**

**Ypsilanti, MI 48197**

**888-489-3232**

**gconti@contilegal.com**

I/We do hereby affirm under penalty of perjury that I/we have read the foregoing form, *Cover Sheet for Amendments*, and all pleadings and attachments thereto, and do hereby affirm that the information contained herein is true and accurate to the best of my knowledge, information and belief.

Signature: **/s/ Dawn Mirabai Clutter**  
**Dawn Mirabai Clutter**  
Name of Debtor

Signature: \_\_\_\_\_

Name of Joint Debtor, if applicable